

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

IN RE:Kelvin T. Roberson

Case No.12-64978-mar

Hon. Mark A. Randon

CHAPTER 13

\_\_\_\_\_/

NOTICE OF PROPOSED POST-CONFIRMATION PLAN MODIFICATION AND NOTICE  
OF DEADLINE TO OBJECT TO CHAPTER 13 PLAN MODIFICATON

Debtor(s),Kelvin T. Roberson, have filed papers with the Court to Modify their confirmed Chapter 13 Plan.

An Order Confirming Plan had been entered. The Debtors propose to modify the confirmed plan pursuant to LBR 3015-2(b) as follows:

- (1) Plan payments are hereby reduced to \$673.00 biweekly;
- (2) The automatic stay is hereby lifted as to Ally Financial and the collateral, the 2010 Hummer, is hereby surrendered;
- (3) Debtor's delinquency of \$3972.07 is hereby excused;

In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

That the reasons for filing said proposed Post Confirmation Plan Modification are as follows:

- a) Debtor's vehicle is a total loss and payments must be reduced to make room for a new vehicle payment. Ally Financial will soon be made nearly whole by an insurance payment. Debtor missed several payments during employment interruptions because of medical issues but will be able to make payments going forward. The reduction in payment will still pay 100% dividends to unsecured creditors.

That this plan modification will not affect any class of creditors EXCEPT:

- a) Ally Financial.

Attached as Exhibit (1) is a Proposed Order Modifying said Plan in accordance with this

Proposed Post-Confirmation Plan Modification. Attached as Exhibit (2) is a copy of Plan Calc I. Attached as Exhibit (3) is a copy of the liquidation analysis and attached as Exhibit (4) is a copy of the recently Amended Schedules I and J.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult with one.)

If you do not want the Court to allow the Proposed Post-Confirmation Plan Modification, or if you want the Court to consider your views on the Proposed Post-Confirmation Plan Modification, within twenty one (21) days, you or your attorney must

1. File with the Court a written response or an answer, explaining your position at:

United States Bankruptcy Court  
211 W. Fort Street, Suite 2100  
Detroit, MI 48226

2. You must also mail a copy to:

|  |   |
|--|---|
| Jesse R. Sweeney (P60941)<br>Sweeney Law Offices, P.L.L.C.<br>Attorney for Debtor<br>30555 Southfield, Suite 400<br>Southfield, MI 48076<br>(586) 909-8017 | Chapter 13 Standing Trustee Krispen Carroll<br>719 Griswold Street, 1100 Dime Bldg<br>Detroit, MI 48226 |
|--|---|

3. If a response or is timely filed and served, the clerk will schedule a hearing on the Amended Post-Confirmation Plan and you will be served with a notice of the date, time, and location of the hearing.

If you or your attorney do not takes these steps, the Court may decide that you do not oppose the relief sought in this Notice and may allow the modification.

Respectfully submitted,

DATE: \_\_June 13, 2014

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor  
30555 Southfield, Suite 400  
Southfield, MI 48076  
(586) 909-8017  
Sweeneylaw2005@yahoo.com

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

IN RE:Kelvin T. Roberson

Case No.12-64978-mar

Hon. Mark A. Randon

CHAPTER 13

\_\_\_\_\_/

ORDER GRANTING DEBTOR'S FIRST PROPOSED POST-CONFIRMATION PLAN  
MODIFICATION

Upon the reading and filing of the Debtor(s) First Proposed Post-Confirmation Plan Modification and no objections having been filed to the said Notice, and a Certificate of No Response having been filed with this Court;

IT IS HEREBY ORDERED:

- (1) Plan payments are hereby reduced to \$673.00 biweekly;
- (2) The automatic stay is hereby lifted as to Ally Financial and the collateral, the 2010 Hummer, is hereby surrendered;
- (3) Debtor's delinquency of \$3972.07 is hereby excused;

DATED:

\_\_\_\_\_  
Honorable Mark A. Randon

http://66.194.155.139/13netv3/QueryFrame.aspx 13Network Login

**BSS** Bankruptcy Software Specialists  
Sweeney Law Offices

**13Network** Enter Case Number, Name, Social Security Number, or @1st Address Line: 1261978 Go

Case Query LogOut Now

PROFILE | PARTIES | PAY SCHEDS | PAYFES | FINANCIALS | PLAN CALC 1

12-64978-MAR **KELVIN T ROBERSON** (xxx-xx-7123) 1204 MEADOWBROOK STREET • DETROIT • MI • 48214 \$348.07 BW/

Print Inquiry Trustee: Krispen S. Carroll Attorney: SWEENEY LAW OFFICES PLLC

Recently Accessed Case: 12-64978-MAR KELVIN T ROBERSON

Bar Date(s): 4/4/2013 (has passed) 5/12/2013 (has passed)

Confirmed: 1/12/2013

Case Status: OPEN/ACTIVE

The data on these pages has not been audited and is provided for general information only.

11 Month(s) since Confirmation IP = \$0.00 TPI = \$71,501.91 ROH = \$5,399.09

| Line                                      | Name                     | Claimed Amount | Mortgage Due | Coll / Value | Interest Rate | Monthly Payment | To Be Paid | No |
|---|--------------------------|----------------|--------------|--------------|---------------|-----------------|------------|----|
| <b>ATTORNEY FEE</b>                       |                          |                |              |              |               |                 |            |    |
| 1   | SWEENEY LAW OFFICES PLLC | \$6,150.00     |              | \$4,000.00   |               |                 | \$4,000.00 |    |
| 2   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>OTHER ATTORNEY FEES</b>                |                          |                |              |              |               |                 |            |    |
| 3   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>OTHER PROFESSIONAL FEES</b>            |                          |                |              |              |               |                 |            |    |
| 4   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>DEBTOR REFUND</b>                      |                          |                |              |              |               |                 |            |    |
| 5   | KELVIN T ROBERSON        |                |              |              |               |                 |            |    |
| <b>ARREARAGE - MORTGAGE/LAND CONTRACT</b> |                          |                |              |              |               |                 |            |    |
| 6   | SI MORE MORTGAGE         | \$500.00       |              | \$403.52     |               | \$15.74         | \$403.52   | 29 |
| 7   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>ARREARAGE - VEHICLE</b>                |                          |                |              |              |               |                 |            |    |
| 8   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>ARREARAGE - OTHER</b>                  |                          |                |              |              |               |                 |            |    |
| 9   | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>CONT'G DEBT (USE IN PLAN CALC)</b>     |                          |                |              |              |               |                 |            |    |
| 10  | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| 11  | ADDED CREDITOR           |                |              |              |               |                 |            |    |
| <b>CURR MTG</b>                           |                          |                |              |              |               |                 |            |    |

Change Line# 0 OK Plan Terms 48 Calc Unsecured % 100 Calc

Restart

Trustee's % 5

Lump Sum \$ 0.00

Delete Line 0 OK

**Debtor 1 Pay Schedules**

| Who's Paying    | Amount   | Schedule  | Upd | Calc |
|-----------------|----------|-----------|-----|------|
| MICHIGAN DEPT U | \$673.00 | BI-WEEKLY | \$  | ?    |
| KELVIN T ROBERS | \$0.00   | MONTHLY   | \$  | ?    |

**Debtor 2 Pay Schedules**

| Who's Paying | Amount | Schedule | Upd | Calc |
|--------------|--------|----------|-----|------|
| DEBTOR       | \$0.00 | MONTHLY  | \$  | ?    |

Due to Creditors: \$871.60 \$69,990.83

In from Debtor: \$1,460.41 \$69,992.16

Krispen Carroll - Detroit, MI Your Chapter 13 Information Management System ©2004 BSS LLC

11:22 AM 6/13/2014

**N. LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY [LBR 3015-1(b)(1)]:**

| TYPE OF PROPERTY     | FAIR MARKET VALUE | LIENS     | DEBTOR'S SHARE OF EQUITY | EXEMPT AMOUNT | NON-EXEMPT AMOUNT |
|----------------------|-------------------|-----------|--------------------------|---------------|-------------------|
| PERSONAL RESIDENCE   | 0.00              | 87,000.00 | 0.00                     | 0.00          | 0.00              |
| VEHICLES             | 21,500.00         | 28,000.00 | 0.00                     | 0.00          | 0.00              |
| HHG/PERSONAL EFFECTS | 500.00            | 1,100.00  | 300.00                   | 300.00        | 0.00              |
| JEWELRY              | 0.00              | 0.00      | 0.00                     | 0.00          | 0.00              |
| CASH/BANK ACCOUNTS   | 2,000.00          | 0.00      | 2,000.00                 | 2,000.00      | 0.00              |
| OTHER                | 4,000.00          | 0.00      | 4,000.00                 | 4,000.00      | 0.00              |

Amount available upon liquidation ..... \$ 0.00

Less administrative expenses and costs ..... \$ 0.00

Less priority claims ..... \$ 0.00

Amount Available in Chapter 7 ..... \$ 0.00

/s/ Jesse R. Sweeney

**Jesse R. Sweeney P60941**  
Attorney for Debtor  
**Sweeney Law Offices, P.L.L.C.**  
**30555 Southfield Road**  
**Suite 400**  
**Southfield, MI 48076**  
**Sweeneylaw2005@yahoo.com**  
**586.909.8017 Fax:517.947.5991**  
Phone Number

/s/ Kelvin T. Roberson

**Kelvin T. Roberson**  
Debtor

Joint Debtor

**November 13, 2012**

Date

Fill in this information to identify your case:

Debtor 1 Kelvin T. Roberson

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number 12-64978  
(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Forensic Supervisor

State of Michigan

8303 Platt Road  
Trenton, MI 48183

Debtor 2 or non-filing spouse

- ☐ Employed  
☐ Not employed

How long employed there? 16 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or  
non-filing spouse

2. \$ 5,692.00 \$ N/A

3. +\$ 0.00 +\$ N/A

4. \$ 5,692.00 \$ N/A

|  | For Debtor 1  | For Debtor 2 or non-filing spouse |
|--|---|-----------------------------------|
| Copy line 4 here   | 4. \$ <b>5,692.00</b>                                       | \$ <b>N/A</b>                     |
| <b>5. List all payroll deductions:</b>   |   |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ <b>1,008.27</b>                                      | \$ <b>N/A</b>                     |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5d. Required repayments of retirement fund loans   | 5d. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5e. Insurance  | 5e. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5f. Domestic support obligations   | 5f. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5g. Union dues   | 5g. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 5h. Other deductions. Specify: <b>457</b>  | 5h.+ \$ <b>43.33</b> +                                      | \$ <b>N/A</b>                     |
| <b>401k</b>  | \$ <b>108.33</b>  | \$ <b>N/A</b>                     |
| <b>401k loan</b>   | \$ <b>112.25</b>  | \$ <b>N/A</b>                     |
| <b>UAD&amp;D</b>   | \$ <b>0.91</b>  | \$ <b>N/A</b>                     |
| <b>Emp Org MI ASSoc</b>  | \$ <b>54.10</b>   | \$ <b>N/A</b>                     |
| <b>LTD</b>   | \$ <b>90.58</b>   | \$ <b>N/A</b>                     |
| <b>Retirement DB 4% mandatory</b>  | \$ <b>220.25</b>  | \$ <b>N/A</b>                     |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.  | 6. \$ <b>1,638.02</b>                                       | \$ <b>N/A</b>                     |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.   | 7. \$ <b>4,053.98</b>                                       | \$ <b>N/A</b>                     |
| <b>8. List all other income regularly received:</b>  |   |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8b. Interest and dividends   | 8b. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8d. Unemployment compensation  | 8d. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8e. Social Security  | 8e. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify:   | 8f. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8g. Pension or retirement income   | 8g. \$ <b>0.00</b>  | \$ <b>N/A</b>                     |
| 8h. Other monthly income. Specify:   | 8h.+ \$ <b>0.00</b> +                                       | \$ <b>N/A</b>                     |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.  | 9. \$ <b>0.00</b>   | \$ <b>N/A</b>                     |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.   | 10. \$ <b>4,053.98</b> + \$ <b>N/A</b> = \$ <b>4,053.98</b> |                                   |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: |   |                                   |
|  | 11. +\$ <b>0.00</b>   |                                   |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  | 12. \$ <b>4,053.98</b>                                      | <b>Combined monthly income</b>    |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |   |                                   |
| <input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain:  |   |                                   |

Fill in this information to identify your case:

Debtor 1 **Kelvin T. Roberson**

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: **EASTERN DISTRICT OF MICHIGAN**

Case number **12-64978**  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2. ☐ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6L)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **811.00**

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ **0.00**

4b. \$ **0.00**

4c. \$ **50.00**

4d. \$ **0.00**

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ **0.00**



|  |                          |
|--|--------------------------|
| 6. <b>Utilities:</b>   |                          |
| 6a. Electricity, heat, natural gas   | 6a. \$ <u>315.00</u>     |
| 6b. Water, sewer, garbage collection   | 6b. \$ <u>40.00</u>      |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$ <u>0.00</u>       |
| 6d. Other. Specify: <u>Cell phone</u>  | 6d. \$ <u>100.00</u>     |
| <u>Cable</u>   | \$ <u>40.00</u>          |
| 7. <b>Food and housekeeping supplies</b>   | 7. \$ <u>310.00</u>      |
| 8. <b>Childcare and children's education costs</b>   | 8. \$ <u>0.00</u>        |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9. \$ <u>40.00</u>       |
| 10. <b>Personal care products and services</b>   | 10. \$ <u>60.00</u>      |
| 11. <b>Medical and dental expenses</b>   | 11. \$ <u>20.00</u>      |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ <u>150.00</u>     |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$ <u>0.00</u>       |
| 14. <b>Charitable contributions and religious donations</b>  | 14. \$ <u>0.00</u>       |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |                          |
| 15a. Life insurance  | 15a. \$ <u>0.00</u>      |
| 15b. Health insurance  | 15b. \$ <u>0.00</u>      |
| 15c. Vehicle insurance   | 15c. \$ <u>309.41</u>    |
| 15d. Other insurance. Specify: _____   | 15d. \$ <u>0.00</u>      |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$ <u>0.00</u>       |
| 17. <b>Installment or lease payments:</b>  |                          |
| 17a. Car payments for Vehicle 1  | 17a. \$ <u>450.00</u>    |
| 17b. Car payments for Vehicle 2  | 17b. \$ <u>0.00</u>      |
| 17c. Other. Specify: _____   | 17c. \$ <u>0.00</u>      |
| 17d. Other. Specify: _____   | 17d. \$ <u>0.00</u>      |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b> | 18. \$ <u>0.00</u>       |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | \$ <u>0.00</u>           |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |                          |
| 20a. Mortgages on other property   | 20a. \$ <u>0.00</u>      |
| 20b. Real estate taxes   | 20b. \$ <u>0.00</u>      |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$ <u>0.00</u>      |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$ <u>0.00</u>      |
| 20e. Homeowner's association or condominium dues   | 20e. \$ <u>0.00</u>      |
| 21. <b>Other:</b> Specify: _____   | 21. +\$ <u>0.00</u>      |
| 22. <b>Your monthly expenses.</b> Add lines 4 through 21.<br>The result is your monthly expenses.  | 22. \$ <u>2,695.41</u>   |
| 23. <b>Calculate your monthly net income.</b>  |                          |
| 23a. Copy line 12 (your combined monthly income) from Schedule I.  | 23a. \$ <u>4,053.98</u>  |
| 23b. Copy your monthly expenses from line 22 above.  | 23b. -\$ <u>2,695.41</u> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .  | 23c. \$ <u>1,358.57</u>  |

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes. Explain: \_\_\_\_\_